

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **10-40993**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 11/18/10 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s): Ricky Lee DeJager 608 Crossing Drive Branson West, MO 65737		Carolyn Dawn DeJager 608 Crossing Drive Branson West, MO 65737	
Case Number: 10-40993		Social Security/Taxpayer ID Numbers: xxx-xx-2500 xxx-xx-8095	
Attorney for Debtor(s): A. Thomas Pokela PO Box 2621 Sioux Falls, SD 57101-2621 Telephone number: 605-338-6151		Bankruptcy Trustee: Lee Ann Pierce Trustee PO Box 524 Brookings, SD 57006-0524 Telephone number: 605-692-9415	

Meeting of Creditors:

Date: **December 17, 2010** Time: **02:30 PM** Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:
2/15/11

To Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 400 S. Phillips Ave., Room 104 Sioux Falls, SD 57104-6851 Telephone number: 605-357-2400 www.sdb.uscourts.gov		For the Court: Frederick M. Entwistle Clerk of the Bankruptcy Court	
Hours Open: Monday – Friday 8:00 AM – 5:00 PM		Date: 11/18/10	

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICEDistrict/off: 0869-4
Case: 10-40993User: dmick
Form ID: b9aPage 1 of 3
Total Noticed: 136

Date Rcvd: Nov 18, 2010

The following entities were noticed by first class mail on Nov 20, 2010.

db/db +Ricky Lee DeJager, Carolyn Dawn DeJager, 608 Crossing Drive, Branson West, MO 65737-8928
 aty A. Thomas Pokela, PO Box 2621, Sioux Falls, SD 57101-2621
 aty Stephanie C. Bengford, Assistant U.S. Attorney, PO Box 2638, Sioux Falls, SD 57101-2638
 tr Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 1031296 +A & G Credit LLC, PO Box 14895, Chicago, IL 60614-0895
 1031302 +ATG Credit, LLC, PO Box 14895, Chicago, IL 60614-0895
 1031299 +America's Servicing Co., PO Box 10328, Des Moines, IA 50306-0328
 1031300 Aspen Publishers, Inc., 4829 Innovation Way, Chicago, IL 60682-0048
 1031301 +Aspen Publishers, Inc., 3541 Chain Bridge Road, Fairfax, VA 22030-2793
 1031303 +Autografx, Ltd., PO Box 99, Sheldon, IA 51201-0099
 1031304 +Bank 360 fka First Federal Bank, 1101 Broadway, Ste. 102, Yankton, SD 57078-2836
 1031305 +Bank 360 fka First Federal Bank, 101 South 3rd Street, Beresford, SD 57004-2121
 1031307 Best Business Products, PO Box 660831, Dallas, TX 75266-0831
 1031308 Best Business Products, PO Box 2288, Sioux Falls, SD 57101-2288
 1031309 +Beth & Travis Deninger, 304 S. Capitol Ave., Hartington, NE 68739-4612
 1031310 Big State Industrial Supply, Inc., PO Box 5410, Riverside, CA 92517-5410
 1031311 +Blackburn & Stevens Prof., LLC, Attorneys at Law, PO Box 753, Yankton, SD 57078-0753
 1031312 +Bob Law, PO Box 155, Yankton, SD 57078-0155
 1031313 +Bon Homme Family Practice, PO Box 460, Tyndall, SD 57066-0460
 1031314 Bon Homme-Yankton Electric Assn., Inc., PO Box 158, Tabor, SD 57063-0158
 1031315 +Bonanza Family Restaurant, 2409 Broadway Ave., Yankton, SD 57078-1205
 1031316 +Bow Creek Metal, Inc., 3009 E. Hwy. 50, Yankton, SD 57078-6521
 1031317 +Brandt Land Surveying, 1202 Willowdale Road, Yankton, SD 57078-6470
 1031331 CST, Inc., PO Box 224768, Dallas, TX 75222-4768
 1031319 +Cadwell, Sanford, Deibert & Garry, PO Box 1157, Sioux Falls, SD 57101
 1031320 +Cal-Pacific Products, 20725 Prairie Street, Chatsworth, CA 91311-6011
 1031322 +Carroll Distributing & Construction, Supply, Inc., 205 S. Iowa Ave., Ottumwa, IA 52501-3312
 1031328 +Collection Trust, PO Box 621, Yankton, SD 57078-0621
 1031318 +Community Bank, PO Box 110, Orange City, IA 51041-0110
 1031329 Credit Collection Services, Inc., PO Box 755, Yankton, SD 57078-0755
 1031330 +Credit Collections Bureau, Professional Debt Collectors, PO Box 90508, Sioux Falls, SD 57109-0508
 1031332 +Cuka Excavation & Plumbing, 29668 402nd Ave., Wagner, SD 57380-7147
 1031333 +Cutler & Donahoe, LLP, 100 N. Phillips Ave., Ste. 9th Fl., Sioux Falls, SD 57104-6715
 1031334 Dale Renner, 84637 557th Avenue, Norfolk, NE 68701-1031
 1031335 +Davenport, Evans, Hurwitz & Smith, Attn: Keith Gauer, PO Box 1030, Sioux Falls, SD 57101-1030
 1031336 David D. Knoff, Attorney at Law, PO Box 37, Yankton, SD 57078-0037
 1031337 +David Hosmer Law Office, PO Box 7051, Yankton, SD 57078-7051
 1031338 Direct Merchants Bank, Cardmember Services, PO Box 4045, Buffalo, NY 14240-4045
 1031339 +Duane & Anita Carey, 7412 W. Zinnia Circle, Sioux Falls, SD 57106-4574
 1031341 +ER Solutions, Inc., PO Box 9004, Renton, WA 98057-9004
 1031340 +Eastway Auto Service, Inc., 510 E. Cedar Street, Beresford, SD 57004-1413
 1031342 +First Bank & Trust, PO Box 276, Vermillion, SD 57069-0276
 1031343 First Chiropractic Center Trust, 2507 Fox Run Pkwy., Yankton, SD 57078-5318
 1031344 +First National Bank, PO Box 670, Yankton, SD 57078-0670
 1031345 +First National Merchant Solutions, PO Box 2196, Omaha, NE 68103-2196
 1031347 +Gary & Susan Nelson, c/o Thomas Nicholson, 224 N. Phillips Ave., Ste. 200, Sioux Falls, SD 57104-6062
 1031348 +George Hirschbach, PO Box 337, Hartington, NE 68739-0337
 1031349 Gerry & Kulm Ask, Prof. LLC, Attorneys at Law, PO Box 966, Sioux Falls, SD 57101-0966
 1031350 +Gerstner Oil Co., Inc., PO Box 59, Yankton, SD 57078-0059
 1031351 +Gladys Vlieger, 4949 US 75 Ave., Maurice, IA 51036-7587
 1031352 +Glen R. Bruhschwein, Attorney at Law, 38 Second Ave., E., Dickinson, ND 58601-5217
 1031353 +Graham Tire Yankton, 2704 Fox Run Pkwy., Yankton, SD 57078-5349
 1031354 +Harmelink, Fox & Ravnsborg, Attorneys at Law, PO Box 18, Yankton, SD 57078-0018
 1031355 Hartington Concrete, Inc. & Hartland Concrete, PO Box 138, Hartington, NE 68739-0138
 1031356 +Hoak Media of Dakota, LLC, dba KSFY-TV, 300 N. Dakota Ave., Ste. 100, Sioux Falls, SD 57104-6020
 1031357 +Horn Law Office, LLC, PO Box 886, Yankton, SD 57078-0886
 1031359 +IA Dept. of Correctional Services, 525 E. 5th Street, Waterloo, IA 50703-5707
 1031361 +Iowa Dept. of Human Services, Child Support Recovery Unit, 20 W. 6th St., Ste. 200, Spencer, IA 51301-3907
 1031362 +Jason Harmelink, PO Box 18, Yankton, SD 57078-0018
 1031363 +Jerry Pollard, Attorney at Law, PO Box 837, Yankton, SD 57078-0837
 1031364 +Jerry's Service, Inc., PO Box 784, Hartington, NE 68739-0784
 1031365 +Jewell, Collins, DeLay & Flood, PO Box 1367, Norfolk, NE 68702-1367
 1031366 +Jim Schramm Architect, LLC, 710 W. 8th Street, Yankton, SD 57078-3402
 1031370 +KPH Heating & Air Conditioning, 1901 Broadway, Yankton, SD 57078-2014
 1031367 Kaiser Appliance & Refrigeration, 2000 Broadway, Yankton, SD 57078-2115
 1031368 +Kathol Turf, 88113 Hwy. 57, Hartington, NE 68739-4626
 1031369 +Kevin Zavadil, dba Kevin's Plumbing Service, 89476 557th Ave., Fordyce, NE 68736-3024
 1031371 +Kubota Credit Corporation, USA, PO Box 2429, Suwanee, GA 30024-0980
 1031372 +Kynan & Nancy Trail, 105 Calumet Drive, Yankton, SD 57078-6750
 1031376 +++LEWIS & CLARK SPECIALTY HOSPITAL, 2605 FOX RUN PKWY, YANKTON SD 57078-5341
 (address filed with court: Lewis & Clark Specialty Hospital, 2601 Fox Run Parkway, Yankton, SD 57078)
 1031373 +Larry's Heating & Cooling, 920 Broadway, Yankton, SD 57078-3536
 1031374 Laura Kulm Ask, Attorney at Law, PO Box 966, Sioux Falls, SD 57101-0966
 1031375 +Lewis & Clark Anesthesia, 307 Walnut, Ste. C, Yankton, SD 57078-4361
 1031378 +Mark's Machinery, Inc., 3211 E. Hwy. 50, Yankton, SD 57078-6420
 1031379 +May & Johnson, Attn: Mark Arndt, PO Box 88738, Sioux Falls, SD 57109-8738

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1031380 +McArthur Sheet Metal Co., PO Box 7, S. Sioux City, NE 68776-0007
1031382 +Michael & Debra Held, 3636 Vale View Lane, Mead, CO 80542-9798
1031383 Michael J. McGill, Attorney at Law, PO Box 32, Beresford, SD 57004-0032
1031384 +Mustangs And More, 3711 Neu Drive, Yankton, SD 57078-6886
1031385 OK One Stop, Ltd., 209 Hwy. 60 S., Hospers, IA 51238
1031386 Olson's Pest Technicians, PO Box 212, Yankton, SD 57078-0212
1031387 Orthopedic Institute, 810 E 23rd Street, Sioux Falls, SD 57105-2135
1031388 Physicians Laboratory, Ltd., PO Box 5050, Sioux Falls, SD 57117-5050
1031389 +Plumbing & Electric Service, 320 S. Robinson, Hartington, NE 68739-5139
1031390 +Professional Credit Management, PO Box 1327, Norfolk, NE 68702-1327
1031391 +Pump 'n Stuff, PO Box 561, Viborg, SD 57070-0561
1031394 Red's Printing Co., 410 5th Avenue SW, PO Box 732, LeMars, IA 51031-0732
1031395 +Richard Wagner, 405 Bay Hill Circle, Dakota Dunes, SD 57049-5092
1031396 Robert Klimisch, Attorney at Law, PO Box 708, Yankton, SD 57078-0708
1031397 +Rumson, Bolling & Associates, 4570 Van Nuys Blvd., #331, Sherman Oaks, CA 91403-2913
1031401 +SD Dept. of Revenue & Regulation, 445 E. Capitol Ave., Pierre, SD 57501-3100
1031402 SD Housing Development Authority, PO Box 1237, Pierre, SD 57501-1237
1031403 +SD Unemployment Division, 700 Governors Drive, Pierre, SD 57501-2291
1031405 ++++SIEBRECHT & COMPANY, PC, 1803 S FRONTAGE RD, SIOUX CENTER IA 51250-2285
(address filed with court: Siebrecht & Company, PC, 1803 S. Main Ave.,
Sioux Center, IA 51250)
1031399 Sander J. Morehead, Attorney at Law, PO Box 5027, Sioux Falls, SD 57117-5027
1031400 +Schmidt's Painting, 5616 W. Circle Drive, Sioux Falls, SD 57106-0851
1031404 Sherwin Williams Company, Accounts Receivable Dept., 312 Douglas Ave.,
Yankton, SD 57078-4432
1031406 +Slowey Construction, Inc., PO Box 113, Yankton, SD 57078-0113
1031407 +Smith & Smith Construction, Inc., 27083 Kerslake Place, Tea, SD 57064-8132
1031408 State Farm Insurance Companies, PO Box 82542, Lincoln, NE 68501-2542
1031409 +Steve Pier, Attorney at Law, PO Box 37, Yankton, SD 57078-0037
1031410 Tabor Lumber Cooperative, PO Box 278, Tabor, SD 57063-0278
1031411 +Tetra Tech, Inc., 601 E. 48th St. N., Sioux Falls, SD 57104-0619
1031412 +Thomas & Jennifer Ortman, PO Box 0157, Canistota, SD 57012-0157
1031413 +Thomas Nicholson, Nicholson & Nicholson, 224 N. Phillips, Ste. 200,
Sioux Falls, SD 57104-6062
1031415 +Tri-State Turf & Irrigation/Maramide Inc, 88165 Hwy. 57, Hartington, NE 68739-4626
1031414 +Triiview Steel & Supply, PO Box 1738, Sioux City, IA 51102-1738
1031416 UPAC, PO Box 212516, Kansas City, MO 64121-2516
1031417 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
(address filed with court: US Bank, PO Box 6343, Fargo, ND 58125-6343)
1031418 US Dept. of the Treasury - FMS, Debt Management Services, PO Box 830794,
Birmingham, AL 35283-0794
1031419 +West Hudson Lumber Co., PO Box 145, Crofton, NE 68730-0145
1031420 +Western Office Plus, 435 Norfolk Ave., Norfolk, NE 68701-5234
1031421 +Westgate Vacation Villas, Ltd., 5601 Windhover Drive, Orlando, FL 32819-7936
1031422 Woods, Fuller, Shultz & Smith, PC, 300 S. Phillips Ave., Ste. 300, Sioux Falls, SD 57104-6322
1031423 +Yankton Bone & Joint Center, 1000 W. 4th St., Ste. 1, Yankton, SD 57078-3700
1031424 +Yankton County Treasurer, PO Box 136, Yankton, SD 57078-0136
1031425 +Yankton Daily Press & Dakotan, PO Box 56, Yankton, SD 57078-0056
1031426 +Yankton Family Dentistry, 1818 Broadway Ave., #1, Yankton, SD 57078-2100
1031427 +Yankton Medical Clinic, 1104 W. 8th Street, Yankton, SD 57078-3306
1031428 +Yankton Redi-Mix, Inc., 2300 W. City Limits Rd., Yankton, SD 57078-1211
1031429 +Yankton Title Company, PO Box 15, Yankton, SD 57078-0015

The following entities were noticed by electronic transmission on Nov 18, 2010.

tr EDI: BLAPIERCE.COM Nov 18 2010 17:28:00 Lee Ann Pierce, Trustee, PO Box 524,
Brookings, SD 57006-0524
1031297 EDI: MERRICKBANK.COM Nov 18 2010 17:28:00 Advanta Bank Corp, Customer Service,
PO Box 30715, Salt Lake City, UT 84130
1031298 EDI: AGFINANCE.COM Nov 18 2010 17:28:00 American General Financial Services Inc,
4133 E. Gordon Drive, Sioux City, IA 51106-1304
1031306 EDI: BANKAMER2.COM Nov 18 2010 17:28:00 Bank of America, PO Box 15184,
Wilmington, DE 19850-5184
1031321 EDI: CAPITALONE.COM Nov 18 2010 17:28:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
1031323 EDI: CHASE.COM Nov 18 2010 17:28:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
1031324 EDI: CITICORP.COM Nov 18 2010 17:28:00 Citi Business Card, PO Box 44180,
Jacksonville, FL 32231-4180
1031325 EDI: CIAC.COM Nov 18 2010 17:28:00 Citi Financial, Bankruptcy Dept., PO Box 140069,
Irving, TX 75014-0069
1031327 EDI: CIAC.COM Nov 18 2010 17:28:00 CitiFinancial, PO Box 6931, The Lakes, NV 88901-6931
1031358 +EDI: HFC.COM Nov 18 2010 17:28:00 HSBC Card Services, PO Box 80026, Salinas, CA 93912
1031360 EDI: IRS.COM Nov 18 2010 17:28:00 Internal Revenue Service,
Centralized Insolvency Operations,
PO Box 21126, Philadelphia, PA 19114
1031381 EDI: HFC.COM Nov 18 2010 17:28:00 Menards Retail Services, PO Box 15521,
Wilmington, DE 19850-5521
1031392 E-mail/Text: bklaw@qwest.com Qwest, PO Box 29040,
Phoenix, AZ 85038-9040
1031393 E-mail/Text: bklaw@qwest.com Qwest, PO Box 91154,
Seattle, WA 98111-9254
1031398 EDI: RMSC.COM Nov 18 2010 17:28:00 Sam's Club, PO Box 981064, El Paso, TX 79998-1064
TOTAL: 15

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

1031326 ##+CitiCapital Commercial Corp., Branch 8201 Ridgepoint Dr., Irving, TX 75063-3160
1031346 ##+First State Mortgage Corp., 10527 165th Street W., Lakeville, MN 55044-5725
1031377 ##Lowell R. Harmer, 14946 Chorley Ave. W., Rosemount, MN 55068-4288

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

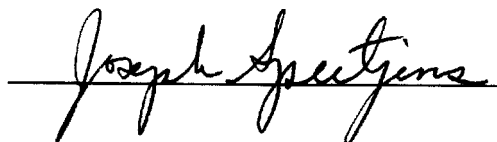
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.